Cross-Border E-Commerce Fraud Alert: Lunar Astro Vedic Academy

Target Agencies: US Federal Trade Commission (FTC), Australian Competition & Consumer Commission (ACCC)
Subject: International Bait-and-Switch, Digital Product Substitution Fraud
Date: June 2026

Executive Summary

This document serves as a formal international consumer protection alert regarding the cross-border e-commerce practices of **Lunar Astro Vedic Academy Private Limited** (operating via lunarastro.com and lunarastro.org). The entity is actively soliciting payments in USD and AUD from international consumers while systematically violating international consumer protection laws, specifically regarding product substitution and refund denial.

1. The Fraudulent Mechanism: International Paperback Substitution

The Exploit: Lunar Astro sells physical paperback books (e.g., “Rituals of Happy Soul”) to an international audience. Consumers in the United States, Australia, Canada, and the UK are charged premium prices for physical goods and international shipping.

However, the company enforces a hidden, predatory policy buried in their terms: > *“If you order a paperback book to a foreign address, you will receive an e-book instead, with no refund.”*

The Violation: This is a textbook case of **Digital Product Substitution Fraud**.

1. The consumer pays the high cost of a physical paperback.
2. The company deliberately fails to ship the physical item.
3. The company substitutes a low-cost digital PDF (e-book) without the consumer's prior consent.
4. The company illegally pockets the price difference and shipping fees, explicitly refusing to issue a refund.

2. Violations of International Law

United States (FTC Violations): Under the FTC's *Mail, Internet, or Telephone Order Merchandise Rule*, sellers must ship goods within the stated time or offer a full refund. Substituting a digital file for a physical good without explicit, prior, opt-in consent—and refusing a refund for the unfulfilled physical good—is a deceptive and unfair trade practice under Section 5 of the FTC Act.

Australia (ACCC Violations): Under the *Australian Consumer Law (ACL)*, consumers have a fundamental right to receive the exact product they paid for. If a business accepts payment for a physical book and delivers a digital file instead, this constitutes a "Major Failure" of consumer guarantees. The business cannot contract out of these guarantees using a hidden "no refund" policy.

3. Call to Action for International Victims

If you are an international customer who has been defrauded by this paperback substitution scheme, or if you were subjected to their "Bait-and-Switch" consultation model, you must take the following steps immediately:

Step 1: Initiate an International Chargeback

Do not attempt to negotiate with Lunar Astro's "No-Dispute" policies. Contact your credit card provider (Visa, MasterCard, Amex) or PayPal immediately.

- **Dispute Reason:** "Goods Not Received" or "Significantly Not As Described."
- **Evidence:** State that you paid for a physical paperback book, but the merchant substituted a digital PDF and refused to refund the difference.

Step 2: File a Report with the US FTC

If you are in the United States, or if the transaction was processed in USD:

1. Visit: `ReportFraud.ftc.gov`
2. Select: "Online Shopping" -> "Item not received or different than described."
3. Provide the domain `lunarastro.com` and detail the digital substitution fraud.

Step 3: File a Report with the Australian ACCC

If you are in Australia, or if the transaction was processed in AUD:

1. Visit: `Scamwatch.gov.au` or the ACCC consumer complaint portal.
2. Report the entity for violating Australian Consumer Law guarantees regarding product substitution and illegal "no refund" signs.

Conclusion

Cross-border e-commerce does not exempt a company from international consumer protection laws. By filing chargebacks and reporting this entity to the FTC and ACCC, international consumers can force payment gateways (like Stripe and PayPal) to terminate Lunar Astro's ability to process foreign currency, effectively shutting down their international fraud operations.